

**Information to identify the case:**

Debtor 1	<u>Susan M. Petsch-Block</u>	Social Security number or ITIN	xxx-xx-6739
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-19516-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Susan M. Petsch-Block

11/20/20

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Susan M. Petsch-Block  
Debtor(s)

Case No. 20-19516-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 20, 2020

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:

Recip ID	Recipient Name and Address
db	#+ Susan M. Petsch-Block, 427 Continental Street, Forked River, NJ 08731-1645
518924483	+ CENLAR, ATTN: BANKRUPTCY, PO BOX 77404, EWING, NJ 08628-6404
518924505	+ FIRST CREDIT SERVICES, ATTN: BANKRUPTCY, PO BOX 55 3 SCILES AVE, PISCATAWAY, NJ 08855-0055
518924528	+ USDOE/GLELSI, ATTN: BANKRUPTCY, PO BOX 7860, MADISON, WI 53707-7860

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 20 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 20 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: NFCU.COM	Nov 21 2020 02:13:00	Navy Federal Credit Union, PO Box 3502, Merrifield, VA 22119-3502
518924472	+ Email/Text: backoffice@affirm.com	Nov 20 2020 22:01:00	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518924476	+ EDI: BANKAMER.COM	Nov 21 2020 02:08:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
518924478	+ EDI: CAPITALONE.COM	Nov 21 2020 02:08:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518924477	EDI: CAPITALONE.COM	Nov 21 2020 02:08:00	CAP 1 Bank, PO Box 85015, Richmond, VA 23285
518924484	+ EDI: CAUT.COM	Nov 21 2020 02:13:00	CHASE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 901076, FORT WORTH, TX 76101-2076
518924488	+ EDI: CITICORP.COM	Nov 21 2020 02:13:00	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
518924491	+ EDI: CITICORP.COM	Nov 21 2020 02:13:00	CITIBANK/EXXON MOBILE, ATTN: BANKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
518924492	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/CHADWICKS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924493	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/EDDIE BAUER, ATTN:

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			BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924494	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/EXPRESS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924495	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/JESSICA LONDON, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924496	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/KINGSIZE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924497	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/METRO, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924498	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/NEWPORT NEWS, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924499	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/OVERSTOCK, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924500	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/PIER 1, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924501	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/SPIEGEL, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518924502	+ EDI: WFNNB.COM	Nov 21 2020 02:13:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, POB 182125, COLUMBUS, OH 43218-2125
518924503	+ EDI: CBS7AVE	Nov 21 2020 02:13:00	COUNTRY DOOR/SWISS COLONY, ATTN: BANKRUPTCY, 1112 SEVENTH AVE, MONROE, WI 53566-1364
518924504	+ Email/PDF: creditonebknofications@resurgent.com	Nov 20 2020 21:51:18	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518924485	EDI: JPMORGANCHASE	Nov 21 2020 02:08:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518924506	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 20 2020 21:58:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
518924507	+ EDI: NFCU.COM	Nov 21 2020 02:13:00	NAVY FCU, ATTN: BANKRUPTCY DEPT, PO BOX 3000, MERRIFIELD, VA 22119-3000
518924509	+ EDI: NFCU.COM	Nov 21 2020 02:13:00	NAVY FEDERAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3000, MERRIFIELD, VA 22119-3000
518924511	+ EDI: STFM.COM	Nov 21 2020 02:13:00	STATE FARM FINANCIAL S, ATTN: BANKRUPTCY, 1 STATE FARM PLAZA, BLOOMINGTON, IL 61710-0001
518924512	+ EDI: RMSC.COM	Nov 21 2020 02:08:00	SYNCB/EBAY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518924513	+ EDI: RMSC.COM	Nov 21 2020 02:08:00	SYNCB/HSN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518924514	+ EDI: RMSC.COM	Nov 21 2020 02:08:00	SYNCB/IKEA, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518924515	+ EDI: RMSC.COM	Nov 21 2020 02:08:00	SYNCB/PAYPALSMARTCONN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO,

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518924516	+ EDI: RMSC.COM		FL 32896-5060
		Nov 21 2020 02:08:00	SYNCB/WALMART, PO Box 965024, El Paso, TX 79980-0001
518924517	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	SYNCB/ZULILY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518924518	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO B 965064, ORKANDO, FL 32896-5064
518924520	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518924521	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
518924523	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518924522	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518924524	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518924526	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	SYNCHRONY BANK/QVC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518926536	+ EDI: RMSC.COM		
		Nov 21 2020 02:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518924527	+ EDI: WTRRN BANK.COM		
		Nov 21 2020 02:13:00	TARGET, C/O FINANCIAL & RETAIL SRVS, MAILSTOP BT POB 9475, MINNEAPOLIS, MN 55440-9475
518924529	+ EDI: VERIZONCOMB.COM		
		Nov 21 2020 02:08:00	VERIZON WIRELESS, ATTN: VERIZON BANKRUPTCY, 500 TECHNOLOGY DR, STE 500, WELDON SPRINGS, MO 63304-2225
518924530	+ EDI: WFFC.COM		
		Nov 21 2020 02:13:00	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
518924531	+ EDI: WFFC.COM		
		Nov 21 2020 02:13:00	WELLS FARGO BANK NA, MAC F823F-02F, PO BOX 10438, DES MOINES, IA 50306-0438
518924535	+ EDI: WABK.COM		
		Nov 21 2020 02:13:00	WORLD FINANCE/WORLD ACCEPTANCE CORP. ATTN: BANKRUPTCY, 108 FREDERICK ST, GREENVILLE, SC 29607-2532

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518924473	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518924474	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518924475	*+	AFFIRM, INC., ATTN: BANKRUPTCY, PO BOX 720, SAN FRANCISCO, CA 94104-0720
518924479	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518924480	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518924481	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518924482	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

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518924489	*+	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
518924490	*+	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
518924486	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518924487	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518924508	*+	NAVY FCU, ATTN: BANKRUPTCY DEPT, PO BOX 3000, MERRIFIELD, VA 22119-3000
518924510	*+	NAVY FEDERAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3000, MERRIFIELD, VA 22119-3000
518924519	*+	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO B 965064, ORKANDO, FL 32896-5064
518924525	*+	SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518924532	*+	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
518924533	*+	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
518924534	*+	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001

TOTAL: 0 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2020 at the address(es) listed below:**

Name	Email Address
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Russell L. Low	on behalf of Debtor Susan M. Petsch-Block ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4